

## **II. IN THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Previously presented) A system for offering financial instruments to pre-qualified consumers, comprising:

a receiving unit configured to receive information associated with a consumer who is a customer of at least one of a financial institution and an entity associated with the financial institution, each consumer having a unique identifier, the consumer information being received prior to a consumer contact;

a first interface unit configured to interface with the receiving unit for receiving the consumer information and further configured to communicate at least some of the consumer information to portions of the system; and

a second interface unit in communication with the system configured to communicate at least some consumer information and to receive pre-qualification data from at least one third party, the pre-qualification data allowing identification of , the second interface unit further configured to periodically request data for requalification of the consumer prior to a consumer contact to reduce a likelihood of offering a financial instrument for which a consumer is no longer qualified;

wherein the pre-qualification data relates to at least one financial instrument associated with the financial institution that the consumer is qualified to be offered based on information stored in a pre-qualified consumer database that is accessed by the third party upon receipt of the consumer information from the system, wherein the pre-qualification database comprises a plurality of first consumer files, each first consumer files linked to a unique consumer identifier that can be identified based upon the received consumer information from the system, where the first consumer files comprise at least one pre-qualified financial instrument associated with the financial institution, and wherein the pre-qualification data

further relates to a determination of whether a consumer identifier associated with the consumer is contained in a suppression database, wherein the suppression database comprises a plurality of second consumer files, each of the second consumer files linked to a unique consumer identifier, wherein the second consumer files comprise suppression information relating to a determination that the consumer associated with the second consumer file is no longer qualified to be offered one or more of the pre-qualified financial instruments stored in the first consumer file; and

a third interface configured to receive the consumer contact and to offer the consumer the financial instrument for which he or she is pre-qualified, if the received pre-qualification data from the third party indicates that the consumer is pre-qualified for a financial instrument.

2. (Previously Presented) The system of claim 1, wherein the unique identifier is determined from at least some information received from the consumer.

3. (Previously Presented) The system of claim 1, wherein the first interface unit comprises a human operator.

4. (Previously Presented) The system of claim 1, wherein the first interface unit comprises a processor programmed with a Computer Telephony Interface and a voice response unit.

5. (Previously Presented) The system of claim 1, wherein the first consumer file further comprises authentication information.

6. (Previously Presented) The system of claim 1, wherein the consumer information comprises authentication information.

7. (Previously Presented) The system of claim 6, wherein the authentication information comprises a calling telephone number, a "cookie," a PIN, a password, a biometric, fingerprints, retinal scan, DNA, facial matching or

any other information known or held by the consumer that can be used to authenticate the identity of the consumer.

8. (Previously Presented) The system of claim 1, wherein further the consumer is qualified to be offered at least one of the pre-qualified financial instruments stored in the first consumer file that is linked to the unique identifier of the consumer only if there is no suppression information in the second consumer file that is linked to the unique identifier of the consumer.

9. (Previously Presented) The system of claim 8, wherein the suppression information comprise at least one of credit rating of the consumer, income level of the consumer, debt level of the consumer, payment history of the consumer, bankruptcy filings and indications that the consumer has opted out of the sharing of personal information for marketing purposes.

10. (Previously Presented) The system of claim 1, wherein further the consumer is qualified to be offered the financial instrument only if the most recent credit rating of the consumer as determined substantially at the time of receiving the consumer information compares favorably to a pre-determined threshold credit rating.

11. (Previously Presented) The system of claim 1, wherein further the consumer is qualified to be offered the financial instrument upon agreement by the consumer to any and all terms and conditions associated with the financial instrument.

12. (Previously presented) A system for offering financial instruments to pre-qualified consumers, comprising:

a receiving unit for receiving information associated with a consumer who is a customer of a financial institution or an entity associated with the financial institution, each consumer having a unique identifier, the consumer information being received prior to a consumer contact;

an interface unit for interfacing with the receiving unit for receiving the consumer information and for communicating at least some of the consumer information to portions of the system;

a data processor in communication with the interface unit for processing at least some of the consumer information, the processor further configured to periodically request data for requalification of the consumer prior to a consumer contact to reduce a likelihood of offering a financial instrument for which a consumer is no longer qualified;

a pre-qualified consumer database comprising a plurality of first consumer files, each first consumer files linked to the unique consumer identifier of a consumer, where the first consumer files comprise at least one pre-qualified financial instrument associated with the financial institution;

a suppression database comprising a plurality of second consumer files, each of the second consumer files linked to the unique consumer identifier of a consumer, wherein the second consumer files comprise suppression information relating to a determination that the consumer associated with the second consumer file is no longer qualified to be offered one or more of the pre-qualified financial instruments stored in the first consumer file;

wherein a consumer having a unique identifier who contacts the system is qualified to be offered at least one of the pre-qualified financial instruments associated with the financial institution stored in the first consumer file that is linked to the unique identifier of the consumer if there is no suppression information in the second consumer file that is linked to the unique identifier of the consumer.

13. (Previously Presented) The system of claim 12, further comprising determining the unique identifier of the consumer from at least some of the information received from the consumer.

14. (Currently amended) A method for offering financial instruments to pre-qualified consumers, comprising:

receiving **from a database** information related to personal identification information associated with a consumer who is a customer of at least one of a financial institution and an entity associated with the financial institution, the consumer personal identification information being received prior to a consumer contact;

**a programmable processor** inquiring a third party based on the received information related to the consumer personal identification information whether the consumer has been pre-qualified for a financial instrument, the financial instrument associated with the financial institution, wherein the pre-qualification is based at least in part on a first consumer file;

receiving pre-qualification data from the third party wherein the pre-qualification data relates to a determination of whether a consumer identifier associated with the consumer is contained in a suppression database, wherein the suppression database comprises a plurality of second consumer files, each of the second consumer files linked to a unique consumer identifier, wherein the second consumer files comprise suppression information relating to a determination that the consumer associated with the second consumer file is no longer qualified to be offered one or more of the pre-qualified financial instruments stored in the first consumer file;

**the programmable processor** requesting data periodically for requalification of the consumer prior to a consumer contact to reduce a likelihood of offering a financial instrument for which a consumer is no longer qualified; and

**the programmable processor** offering the consumer the financial instrument for which he or she is pre-qualified, if the received pre-qualification

data from the third party indicates that the consumer is pre-qualified for a financial instrument,

wherein standards for the consumer pre-qualification are set by the financial institution.

15. (Previously Presented) The method of claim 14, wherein pre-qualification of the consumer comprises checking at least one of the credit rating of the consumer, the income level of the consumer, the debt level of the consumer and the payment history of the consumer with the financial institution.

16. (Previously Presented) The method of claim 15, wherein pre-qualification of the consumer occurs prior to receipt of the consumer personal identification information .

17. (Previously Presented) The method of claim 16, wherein the third party maintains consumer information in files indexed by a unique identifier.

18. (Previously Presented) The method of claim 17, wherein the unique identifier relates to the personal identification information of the consumer.

19. (Currently amended) The method of claim 18, further comprising: **the programmable processor** offering the financial instrument to the consumer only if the consumer credit rating meets or exceeds a pre-determined condition.

20. (Previously Presented) The method of claim 19, wherein the financial instrument comprises any financial instrument for which credit information relating to the consumer is predictive.

21. (Previously Presented) The method of claim 20, wherein the financial instrument comprises at least one of a car loan, boat loan, loan on investment property, margin account, business loan, second mortgage, home equity line of credit, consumer loan, transaction card, credit card, loyalty card, co-branded credit card, debit card, rewards card, smart card, mutual fund or insurance.

22. (Previously Presented) The method of claim 21, wherein the consumer is offered the financial instrument only if one or more pre-determined conditions are met.

23. (Previously Presented) The method of claim 22, wherein the consumer personal identification information is obtained when the consumer makes a purchase from a merchant.

24. (Previously Presented) The method of claim 22, wherein the consumer personal identification information is obtained through a communication from a business partner of the financial institution or a communication directly to the financial institution.

25. (Previously Presented) The method of claim 24, consumer personal identification information is obtained through a telephone call or contact over a computer network.

26. (Currently amended) The method of claim 25, further comprising: **the programmable processor** offering the financial instrument only upon the acceptance of any terms and conditions related to the financial instrument by the consumer.

27. (Currently amended) The method of claim 25, further comprising: **the programmable processor** offering the financial instrument to the consumer only if the identity of the consumer is authenticated.

28. (Previously Presented) The method of claim 27, wherein authenticating the consumer comprises favorable comparison of stored consumer information to consumer personal identification information.

29. (Previously Presented) The method of claim 28, wherein the consumer personal identification information comprises at least one of a calling telephone number, a PIN, a password, a biometric or any other information known

or held by the consumer and generally not known to the public that can be used to authenticate the consumer.

30. (Previously Presented) The method of claim 28, wherein authentication is performed by the third party.

31. (Currently amended) A method for offering financial instruments to pre-qualified consumers, comprising:

receiving **from a database** information related to personal identification information associated with a consumer who is a customer of at least one of a financial institution and an entity associated with the financial institution, the consumer personal identification information being received prior to a consumer contact;

**a programmable processor** inquiring a third party based on the received information related to the consumer personal identification information whether the consumer has been pre-qualified for a financial instrument, the financial instrument associated with the financial institution, wherein the pre-qualification is based at least in part on a first consumer file;

receiving pre-qualification data from the third party wherein the pre-qualification data relates to a determination of whether a consumer identifier associated with the consumer is contained in a suppression database, wherein the suppression database comprises a plurality of second consumer files, each of the second consumer files linked to a unique consumer identifier, wherein the second consumer files comprise suppression information relating to a determination that the consumer associated with the second consumer file is no longer qualified to be offered one or more of the pre-qualified financial instruments stored in the first consumer file;



**the programmable processor** requesting data periodically for requalification of the consumer prior to a consumer contact to reduce a likelihood of offering a financial instrument for which a consumer is no longer qualified; and

**the programmable processor** offering the consumer the financial instrument for which he or she is pre-qualified, if the received pre-qualification data from the third party indicates that the consumer is pre-qualified for a financial instrument,

wherein standards for the consumer pre-qualification are set by the financial institution, wherein further the financial instrument comprises any financial instrument for which credit information relating to the consumer is predictive.